i should be able to choose if my phone can be used for others business purposes without charge. i have to pay for that utility, not the banks. if the banks care to pay me \$5 per call, then i give permission. we in indiana have voted and empowered our state government to create rules to limit intrusions from the phone solicitors. just like we have legislated SPAM, these calls are unwanted. please do not allow the CBA or others to usurp our rights.